

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Groz	
Application No.: 10/733483	Art Unit:
Filed: 12/11/2003	
Title: Non-scalar-valued Financial Instruments	Examiner: John O. Preston
Attorney Docket No.: MG112504USNP	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE UNDER 37 CFR 1.111

Dear Sir:

In response to the Office Action of November 20, 2008, please consider the following remarks in light of the submitted amendments.